

Dear Participating Employers,

The FRS Employer Handbook is an on-line guide for the agencies participating in the Florida Retirement System (FRS). The information in the handbook will assist you in matters related to the FRS Pension Plan and the FRS Investment Plan in those areas for which the Division of Retirement is responsible and facilitate communications between the division and member agencies. This handbook includes:

- Procedures for reporting FRS covered salary and retirement contributions
- Benefit information and health insurance subsidy information and procedures for members of the FRS Pension Plan
- Information on disability benefits and health insurance subsidy payments available for members of the FRS Investment Plan

The FRS has over 635,000 active members throughout the state. Effective communication is essential to serve members adequately. As an employer, you have an important role in helping with retirement matters. Please become familiar with this handbook and use it as a reference, together with relevant statutes and rules, whenever questions arise.

As you know, FRS rules and regulations can be complex and confusing. This handbook is intended to explain in nontechnical language the procedures most commonly used by employers. Therefore, if you have a question of interpretation, the governing statutes and rules must be the final authority.

Your feedback about the usefulness of this handbook is very important and we look forward to your comments on changes or additions needed. Please complete the critique on Page xi and send it to the Division of Retirement at the address shown or email rep@dms.fl.gov. Please contact the division if you or your employees have any questions on retirement pension plan matters.

Sincerely,



David DiSalvo
State Retirement Director

FLORIDA RETIREMENT SYSTEM

Employer Handbook

Department of
**MANAGEMENT
SERVICES**



▶ Division of Retirement

FRS Employer Handbook

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FRS Employer Handbook

CRITIQUE

Please rate the following aspects of this handbook:

1. Comprehensive explanation of the procedures and benefits of the Florida Retirement System:

_____ Excellent	_____ Above Average	_____ Average	_____ Below Average	_____ Poor
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2. Readability (easy to read):

_____ Excellent	_____ Above Average	_____ Average	_____ Below Average	_____ Poor
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3. Questions or comments: _____

DIVISION OF RETIREMENT SERVICE CRITIQUE

We want your opinion of the services you receive from the division by phone, in writing, or in person. Please complete the following evaluation and return this form to us (see next page for contact information). [Please direct your comments regarding services provided by the State Board of Administration, Alight Solutions, or EY to the Employer Help Line at 866-377-2121.]

1. The division employees that I have contacted have been knowledgeable:

_____ Excellent	_____ Above Average	_____ Average	_____ Below Average	_____ Poor
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2. The information I received from the division was adequate and easy to understand:

_____ Excellent	_____ Above Average	_____ Average	_____ Below Average	_____ Poor
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3. The division's response time was satisfactory:

_____ Excellent	_____ Above Average	_____ Average	_____ Below Average	_____ Poor
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4. What can we do to improve our service to you? _____

Please mail your completed critique to the address shown below:

**DIVISION OF RETIREMENT
P.O. Box 9000
TALLAHASSEE FL 32315-9000**

Be sure to include your full name and return address if you need an answer to a question.
Thank you for your time and consideration in completing and returning this evaluation.

Name:	_____
Agency Name:	_____
Agency Number (Five Digits):	_____
Address:	_____ _____ _____
Telephone Number:	_____

If you prefer, you may FAX your critique to us at 850-410-2010, or attach it to an email message and send it to us at: rep@dms.fl.gov.

FRS Employer Handbook

INTRODUCTION

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This handbook is maintained with the intent to make it easier for you to find the information you need to do your job well. See the Table of Contents on Page v for a detailed outline of the handbook's organization, listing each chapter and its contents.

To Payroll and Personnel Officers

You are the key link between the division and the employees of your organization. To ensure that your employees receive and understand information from the division that informs them of their choices and rights under the Florida Retirement System (FRS) and that the permanent retirement records maintained by the division are accurate, you must be thoroughly informed of FRS procedures. However, as agency representatives, you are not agents of the division. The division will not be responsible for any erroneous information you may provide to members.

This handbook does not establish a contractual right between the FRS and the member. It does not replace statutory and rule requirements. If there is a question of interpretation, Florida law under Chapters 110, 112, 121, 122, 238, and 650 of the Florida Statutes, and FRS rules under Chapter 60S of the Florida Administrative Code, must be the final authority. The division is solely responsible for, and is authorized to make decisions regarding, the FRS Pension Plan and those areas of the FRS Investment Plan for which responsibility is delegated to this agency, including the reporting of salaries and contributions and administration of disability benefits. If you have any questions concerning the FRS Pension Plan or related matters covered in this handbook, you should contact the Division of Retirement. You may call the division toll-free at 877-377-1266 or 850-907-6540, or email enrollment@dms.fl.gov. Questions regarding the FRS Investment Plan should be directed to the State Board of Administration, Alight Solutions, or EY via the toll-free Employer Help Line at 866-377-2121.

Scope

In reviewing this handbook, you will find that, for the most part, only the benefits and procedures of the FRS Pension Plan and limited areas of the FRS Investment Plan are discussed. For additional information about other plans such as the Teachers' Retirement System (TRS), State and County Officers and Employees' Retirement System (SCOERS), etc., please contact the Division of Retirement. You may call the division toll-free at 877-377-1266 or 850-907-6540, or email enrollment@dms.fl.gov. For additional information about the FRS Investment Plan, contact the toll-free Employer Assistance Line at 866-377-2121.

The FRS Employer Handbook is a general summary of plan requirements and administrative procedures, based on applicable statutes and rule provisions. If there is any question of interpretation, Chapters 110, 112, 121, 122, 238, and 650, Florida Statutes, and Chapters 60S-1 through 60S-9, Florida Administrative Code, must be the final authority.

I. UPDATING THE HANDBOOK

Employer Handbook Available Online

The FRS Employer Handbook is maintained online (the division no longer prints and distributes paper copies of the handbook as it did in the past). However, whenever policies and procedures change, retirement coordinators at each agency will receive an Information Release explaining the changes. Updated chapters are available online from the Employers page of the division's website: frs.myflorida.com.

You are encouraged to print and maintain one or more paper copies of this handbook, as required to meet your needs. Please download and reprint any identified revised chapters or pages. The chapters are designed to be duplex printed on letter-sized paper and have wide inside margins to allow for binding.

II. DIVISION OF RETIREMENT'S RESPONSIBILITIES

The division is responsible for administering the following retirement and pension activities of the State:

- **Retirement Systems:**

1. Florida Retirement System Pension Plan.
2. Florida Retirement System Investment Plan (handling contributions and salary reports for the Investment Plan, as well as administering disability benefits for plan members who become totally and permanently disabled).
3. Teachers' Retirement System (TRS).
4. State and County Officers and Employees' Retirement System (SCOERS).
5. Highway Patrol Pension Trust Fund.
6. Judicial Retirement System.

- **Benefits Paid from the General Revenue Fund of the State:**

1. State officers and employees' noncontributory retirement benefits.
2. Pension for elderly incapacitated teachers.
3. National Guard retirement.
4. Disability benefits for judges retired by order of the Supreme Court on recommendation of Judicial Qualifications Commission.
5. Special pensions and relief acts.
6. Institute of Food and Agricultural Sciences supplemental retirement benefits.

- **Nonintegrated Optional Retirement Programs:**

1. Senior Management Service Optional Annuity Program.
2. State University System Optional Retirement Program.

- **Social Security:** Assisting agencies desiring Social Security coverage with application for coverage.

- **Retiree Health Insurance Subsidy Program:** Providing monthly subsidy payments to retired members and beneficiaries of state-administered retirement systems, as directed under section 112.363, Florida Statutes, to assist them in paying health insurance costs.

The division is not responsible for:

- Matters relating to the administration of the FRS Investment Plan, including matters relating to individual investment plan member investment accounts.
- Matters relating to Social Security contributions or retirement benefits paid under Social Security.
- Administration of employer-sponsored insurance plans for which premiums may be deducted from a retiree's benefit check.
- Matters dealing with an employer's personnel policies such as annual leave or sick leave (except as such payments may be reported to the division for retirement credit).
- Federal income tax matters (except for the production of IRS Form 1099-R for retirees).
- Matters dealing with credit unions, banks, financial planners, insurance agents, or accountants. (The division will deduct certain insurance premiums or additional withholding taxes, upon request, from a retiree's benefits. However, our tax role is limited to these functions only.)

III. AGENCY AND MEMBER RECORDS

The division is responsible for maintaining agency and member records relevant to the Florida Retirement System and other state-administered retirement systems. For the division to properly carry out this responsibility, the assistance and cooperation of participating employers is necessary:

Agency Number

Each FRS employing agency has a five-digit agency number. Please make certain you include your agency number with any request for forms or information.

Social Security Numbers

All FRS member records are filed by Social Security number. If you write or call the division to request retirement information on one of your employees, please provide the employee's name, Social Security number, and your agency number to ensure faster and more accurate service.

Public Records Law

Social Security numbers of current and former members (non-retired) and the names, Social Security numbers, and addresses of retirees are exempt from disclosure under the Public Records Law, Chapter 119, Florida Statutes. No FRS employing agency may provide lists of names or addresses of retirees to any person, firm, company, private or commercial enterprise, or business, except that such information may be provided to a public agency for official business purposes [see section 121.031(5), Florida Statutes]. Such lists may be exchanged by public agencies but may not be provided to, or be open for inspection to the public. Any person may view or copy any member's retirement record, one record at a time, at the offices of the division in Tallahassee, Florida, during regular business hours, Monday through Friday, or may obtain information by written request for a named individual by providing us with a Social Security number. The division will deny access to such records if the information provided by the requestor is ambiguous, confusing, or is insufficient to accurately identify the person.

Employers are required by law to keep certain records confidential. Upon written request for confidentiality by the member or the employing agency, the division will not disclose personal identifying information in records consisting of the home addresses, telephone numbers, Social Security numbers, photographs, places of employment of spouses and children, or the names and locations of schools and day care facilities attended by children, of:

- Current and former law enforcement officers;
- Certain employees of the Departments of Health and Children and Family Services;
- Revenue collection and enforcement employees;
- Child-support enforcement employees;
- State attorneys and prosecutors;
- County and municipal code inspectors;
- Code enforcement officers;
- Firefighters; or
- Justices and judges.

See section 119.07, Florida Statutes, for the specific exemptions that apply to each position.

IV. DIVISION OUTREACH

A. RETIREMENT WORKSHOPS

The division offers retirement workshops to help FRS agencies and FRS members learn more about their retirement system and the FRS Pension Plan.

FRS Agencies

The Retirement Workshop for FRS Agencies covers the following:

- Enrollment procedures;
- Reporting of salaries and contributions; and
- General benefit information for the FRS Pension Plan.

Since January 2006, employer training has been available at the division in Tallahassee, Florida. Agencies are notified regarding upcoming workshops.

FRS Pension Plan Members

The Retirement Workshop for FRS Pension Plan Members covers the following:

- Eligibility for retirement;
- Calculation of pension plan benefits;
- Preparing to retire;
- Life after retirement (cost-of-living increases, income taxes, etc.); and
- Reemployment after retirement.

The division offers these workshops for FRS members upon request. To request a workshop for your agency, you may call the Division of Retirement toll-free at 877-377-1266 or 850-907-6540, or email enrollment@dms.fl.gov.

B. DIVISION'S INTERNET WEBSITE

The division maintains an Internet website to help FRS agencies, members, and retirees learn more about their retirement system. The address for the website is: frs.myflorida.com. Items on the site include virtual copies of this handbook, our FRS Online program, retirement publications and forms, DROP information, and online audit/estimate requests.

V. ABBREVIATIONS USED IN THIS HANDBOOK

AFC	Average Final Compensation
SCCSORP	State Community College System Optional Retirement Program
CDBG	Community Development Block Grant
Division	Division of Retirement
DROP	Deferred Retirement Option Program
EOC	Elected Officers' Class
FRS	Florida Retirement System
IFAS	Institute of Food and Agricultural Sciences
ILOD	In-Line-of-Duty
IRS	Internal Revenue Service
OAP	Optional Annuity Program
OPS	Other Personal Services
ORP	Optional Retirement Program
SCOERS	State and County Officers and Employees' Retirement System
SMSC	Senior Management Service Class
SMSOAP	Senior Management Service Optional Annuity Program
SSA	Social Security Administration
SUSORP	State University System Optional Retirement Program
TRS	Teachers' Retirement System
WC	Workers' Compensation

